Participant approved value-add resources

Franklin Templeton has a wide variety of educational materials approved for participant use.

Three categories of resources include:

Financial planning

Introduces strategies to meet financial goals at every life stage.

Market perspectives

Provides insights on markets, industry trends and economic data.

Investment concepts

Strengthens knowledge of investment principles and products.

Financial planning

Introduces strategies to meet financial goals at every life stage.

Are you maximizing the value of your Social Security benefits?

A brochure that looks at some of the issues that should be considered before making decisions about starting Social Security benefits.

Health savings accounts

A presentation that offers an overview of the basic principles of Health Savings Accounts (HSAs), how these accounts compare to other options and how HSAs can be used to save for future health care expenses.

It's not what you make but what you keep

A flyer that illustrates when choosing the right Fixed Index Annuity, performance of the underlying index is important—but it's not the only factor to consider. The interest crediting strategy should be as big a part of the decision-making process as underlying index performance.

Take control of your financial future: Five things every woman should know about investing

A presentation that discusses strategies to overcome common barriers to investing that are unique to women and provides practical information to help female investors own their financial future.

Tax-advantage retirement savings

A flyer that highlights the benefits of an investment-only variable annuity (IOVA) and shows how a tax-deferral vehicle such as an IOVA can have a substantial impact on portfolio value.

Tax wise: The power of tax-deferred investing

A flyer that illustrates how long-term investors have long valued the impact tax deferral can have on their portfolios and by taking advantage of the full range of tax-deferred investment options available, like the Rule of 72, can be critical. Sometimes it's the simplest strategies that have the most impact.

College savings: It takes a village

A flyer that helps investors consider asking friends and family to contribute to their child's college savings plan and help them in their savings efforts.

College savings mythbusters

A flyer that tests your college savings knowledge.

529 Plans: Beyond the basics, expanded uses—it's not just for college anymore

A presentation that introduces 529 plans, including the history of the legislation, tax advantages of using these plans, and why it's important to save early and often for education.

Navigating financial aid options

A flyer that provides answers to common financial aid questions.

When viewing electronically, all programs are linked to their respective piece except for Take Control of your Financial Future, How to be a Sharp Senior and Psychology of Investing.

Financial planning (cont'd)

Introduces strategies to meet financial goals at every life stage.

Saving for college and retirement simultaneously

A flyer that helps investors understand how with a thoughtful plan, they can work towards meeting their college and retirement goals most relevant to their situation and adjust as necessary.

The top 10 things everyone should know about 529 college savings plans

A flyer that highlights ten reasons why many have selected 529 college savings plans to help invest for their loved ones' future college expenses.

Understanding the financial aid process and education savings solutions

A presentation that provides background on growing student loan debt, sources of college funding, the role of education saving on retirement and ways to discuss this important topic to clients.

How to be a sharp senior

A presentation that educates investors on how to lead their best lives as they age. Offers tips on brain health, nutrition, the importance of sleep and exercise and avoiding becoming a victim of elder abuse.

Making it last

A presentation series offering key insights for developing and preserving a sustainable retirement income strategy that may help investors overcome one of their biggest fears – running out of money in retirement.

Topics include:

- Retirement Income Challenges
- Social Security Choices
- Building Retirement Income Strategies
- Tax-Smart Withdrawals
- Installing Guardrails for Volatile Markets

The hidden costs of aging

A presentation of how unexpected age-related care and housing expenses can derail a long-term retirement plan. Multiple flyers are available with focuses on the individual housing options.

The home stretch: Seven things to do in the decade before you retire

A presentation that showcases the myriad of choices, dates and decisions investors will make while entering their final leg of working lives. Help identify potential hurdles and strategies for success that investors can use as they prepare to retire.

When viewing electronically, all programs are linked to their respective piece except for Take Control of your Financial Future, How to be a Sharp Senior and Psychology of Investing.

Investment concepts

Strengthens knowledge of investment principles and products.

The rewards of long-term investing

A flyer that illustrates how the positives have outweighed the negatives for investors who take a long-term approach to investing.

What a difference a year makes

A flyer that illustrates how market performance during retirement years will impact the value of a portfolio and subsequently how long an investors money will last.

Battle of bulls and bears

A flyer that shows how bull markets have had a tendency to charge back by looking at the market increases following bear markets.

5 things you need to know to ride out a volatile stock market

A flyer that discusses how to cope with market volatility.

Psychology of investing

A presentation that differentiates between traditional finance theory and behavioral finance theory and shows how to recognize common behavioral biases and interpret their implications.

Returns are random, is risk more predictable?

A flyer that compares the random nature of annual asset class returns with the risk characteristics of the same asset classes over a 20-year period.

Six barriers to investment success

This brochure examines six biases from the field of behavioral finance, how these biases affect decision-making ability and the impact they can have on investment portfolios.

The case for managed accounts

Participants have a strong expectation for personalization. They are not looking for off-the-shelf products—they EXPECT solutions designed specifically to meet their unique needs. This seminar provides an overview on managed accounts, personalization, and the history of retirement plan evolution.

The cost of timing the market

A flyer that discusses the consequences of remaining on the sidelines during periods of market volatility.

The power of perseverance

This flyer makes the case for staying invested by exploring intra-year declines and year-end total returns.

Why diversify? Because winners rotate

A flyer with an Asset Allocation table showing 20 years of total returns for key asset classes.

Why should I invest in the stock market now?

This brochure looks at historical events that may have investors wondering when the "best" time was to invest. It discusses market pullbacks and why time in the market is more important than market

DID YOU KNOW?

54% of American workers are interested in financial education benefits from their employer.[1]

1. Voice of the American Worker Survey 2021.

When viewing electronically, all programs are linked to their respective piece except for Take Control of your Financial Future, How to be a Sharp Senior and Psychology of Investing.

Market perspectives

Provides insights on markets, industry trends and economic data.

Anatomy of a recession

The Anatomy of a Recession (AOR) program is designed to help investors stay on top of the business cycle through our exclusive risk and recovery dashboards. Updated monthly, AOR offers a concise, practical look at what the key indicators are saying about the U.S. economy and the potential impact on the equity markets from ClearBridge Investments.

Emotions, expectations and economics

A presentation and supporting brochure that takes investors through the emotions associated with investing, the expectations of various personality types and the historical returns of various asset allocation strategies across different decades.

Learning from the lessons of time

A brochure that demonstrates how market uncertainty can challenge an investor's confidence and derail long-term strategies. Puts the current market environment into perspective by looking at past market fluctuations and the lessons learned.

92 years of bulls and bears

A brochure that outlines the performance of various asset classes over the last 92 years while providing historical economic and cultural context for each decade.

The future is now: Investing for a brighter tomorrow

A presentation that discusses trends and themes in innovation that point toward a brighter future.

Voice of the American Worker

A study sponsored by Franklin Templeton with the goal of understanding the perspective of the modern American worker. This presentation provides valuable insights on the shifts and solutions needed to evolve the concept of retirement.

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Franklin Templeton

We are a global leader in asset management with more than seven decades of experience.

Global strength. Boutique specialization.

From large institutions to individual investors, each of our clients wants the same thing. To achieve their financial goals. And for more than 70 years, we've helped them do exactly that. Everything we do at Franklin Templeton is focused on delivering our clients better outcomes. And that's why millions of clients in more than 160 countries have entrusted us with their investments, making us one of the world's largest independent asset managers.

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The Voice of the American Worker survey was conducted by The Harris Poll on behalf of Franklin Templeton from October 28th to November 15th, 2021, among 1,005 employed U.S. adults. All respondents had some form of retirement savings. This online survey is not based on a probability sample and therefore no estimate of theoretical sampling error can be calculated. Franklin Templeton is not affiliated with The Harris Poll, Harris Insights & Analytics, a Stagwell LLC Company.

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